



Annual Report 2018

Presented at the Annual General Meeting

July 27th 2019

Montreal, QC



Welcome to the Annual General Meeting of the Overcomers Assembly.

We are so grateful to God to report another year of God's faithfulness to us as a church. It is always a pleasure to look back and review what God has done in us, and through us in the past year. As you read this report, I pray that you will be blessed by the apparent faithfulness of God and be encouraged to continue to serve Him with all your heart.

As our church grows, more people are having to move to different parts of the world. Although these relocations seem to slow down the work in the local assembly, it gives us hope that God's word to us at the beginning of our church will be fulfilled. We believe that God, wants to put our church in every city of the world.

Every member of this church is precious! Your role is very much appreciated. Just like the parts of a human body, every organ is useful. Lifegroup leaders form the very basis of the work that God has called us to do. **Without the lifegroup leaders, we would be unable to fulfil the mandate given to us as Overcomers Assembly.** We believe that every one of our covenant partners is a potential Lifegroup leader. We continue to fine tune our process for training disciples of Christ who are sold out to Him.

We would like to use this opportunity to state that our mandate is not just to have leaders for our Lifegroups. No, we hope to use the leadership of the Lifegroups to develop servant leadership in each of our covenant partners. We know that some may not eventually lead a group, but as many as have the privilege to lead a lifegroup, we hope that the experience would transform you into a leader in the community. We are convinced that anyone who can lead effectively under the Holy Spirit, can lead anywhere in the world.

In 2018, we had 6 churches, led by faithful pastors and their spouses. Pastor Gbolahan and Ine Olude relocated to Ottawa in 2018 and Pastors Andrew and Jacinta Mwachiro took over the pastoring of our Cote-St-Luc church family. We give glory to God for them. The following are the reports of the various churches and their activities. May the Lord bless you as you continue serving our Lord Jesus Christ daily.

Pastor Olu and I are very grateful to God for the privilege and honour He has given us to serve him and this great body of believers.

Ade Sobanjo
Lead Pastor.

ADMINISTRATIVE INFORMATION

BOARD OF DIRECTORS

Ademola Sobanjo -President
Oluwaseun Sobanjo -Vice-President
Jean-Yves Ntone -Secretary
Esperance Mukeshimana - Treasurer
Oluyemisi Akinremi - Member

LIST OF PASTORS (2018)

Ade Sobanjo (All)
Olu Sobanjo (All)
Jean-Yves Ntone (Montreal –West)
Rose Ntone (Montreal –West)
Andrew Mwachiro (Cote St-Luc)
Jacinta Kemboi (Cote St-Luc)
Patrick Egbunonu (Kingston)
Cynthia Egbunonu (Kingston)
Alain Beauclair (Saint-Laurent)
Lydie Laure (Saint-Laurent)
Emilie Ekeddi (Cameroun)

Overcomers Assembly CSL Review of the year 2018

Cote St Luc, QUEBEC.

Theme of the Year

Fruitfulness

Church Departments and Leaders

Departments	Leaders
Children Ministry	Jacinta Kemboi
Communication and Publicity	
Event Coordinator	
Finance	Andrew Mwachiro / Richard Ntone
Hospitality	Jacinta Kemboi
Library	
Outreach and Evangelism	
Prayer	Jacinta Kemboi
Technical Team	Andrew Mwachiro/ Richard Ntone
Transport	
Welcome and Ushering	
Worship	Esperance Mukeshima/ Andrew Mwachiro

Life groups and Leaders

Life Groups	Leaders
Salt and Light	Richard Ntone
Ambassadors	Andrew Mwachiro

Numbers of Life groups: 2

Numbers of Life groups added: 0

Programs of the year

Months	Programs	
January	Thy Kingdom Come	
	Winter Retreat	13-15
	Student Meet & Greet	21
February	Thy Kingdom Come	
	Leaders Retreat	11
	Water Baptism	25
March	Thy Kingdom Come	
	Couple Event/Retreat	10
	Ladies Meeting	25
April	Thy Kingdom Come	
	10 Anniversary	9
	Family Meeting	29

Months	Programs	
May	Thy Kingdom Come	
	VGC	05-06
	Class 001	28
	Water Baptism	27
June	Thy Kingdom Come	
	No event	
July	Thy Kingdom Come	
	WordFest	26-28
	AGM	29
August	Thy Kingdom Come	
	Leaders Meeting	05
	Eagles Convention	23 - 26
September	Thy Kingdom Come	
	Encounter Retreat	01-03
	Water Baptism & Meet & Greet(Fall)	23
October	Thy Kingdom Come	
	True Love Workshop (Reloaded)	14-21

Months	Programs	
November	Thy Kingdom Come	
	Joint Ladies Meeting	04
	Water Baptism & Family Meeting	25
December	Thy Kingdom Come	
	Christmas Service	24
	Crossover Service	31

Statistics

Category	Numbers/ Average
Average Attendance (Sundays)	11
New members	3
Relocations	1
Covenant Partners	3

Relocations

- Olu Senbore

By the grace of God, 2019 will see the church record more covenant partners in Jesus Name.
Amen

Financial Summary

INCOME

Income Sources	Amount (\$)	%
Balance Carried from 2017	8,480.05	23.12%
Sunday Offerings and Tithes	2,768.04	7.54%
Direct Deposits-Tithe.ly	25,427.56	69.33%
	36,675.65	

Notes

Direct Deposits –majority of CSI members gave their tithe and offerings using Tithe.ly application in 2018. An increase by 60% was seen in giving through tithe.ly in 2018 compared to 2017.

EXPENSES 2018

Expenses	Amount (\$)	%
Transfer to HO	18,382.47	62%
Occupancy Costs	4,800.00	16%
Food for Events	1,575.13	5%
Pastor Allowance	1,500.00	5%
Accommodation Costs	862.82	3%
Retreat	852.07	3%
Gift Appreciation	500.00	2%
Salary	235.56	1%
Honorarium	300.00	1%
Welfare	225.00	
Transfer to MW	100.00	<1%
Church Supplies	110.90	<1%
Equipment Purchase	32.18	<1%
Office Supplies	81.18	<1%
Bank Charges and Fees	137.87	<1%
Kids Ministry	60.00	<1%
Total	29,755.18	

Notes

Church Supplies – These include all the materials we use at church such as books, Holy Communion and materials we give away.

Office Supplies – These are things needed in the church like printing paper, ink & office things.

Salaries – In 2018, CSL had 1 part time employee (Administrative assistant) in the church.

Overcomers Assembly MW

Review of the year

2018

MONTREAL WEST, QUEBEC.

Theme of the Year:

Fruitfulness

We are reminded that God's desire for us is to bear fruit meaning that each and everyone of us is called to reflect His character and wisdom. Because of that, we are trusting that many more people will be transformed by the Holy Spirit in us.

Departments and Leaders:

Departments	Leader(s)
Children Ministry	Andrea Fluetsch
Communication and Publicity	Rose Wangechi
Finance	Andrea Fluetsch / Jean-Yves Ntone
Hospitality	Rose Wangechi
Prayer	Jean-Yves Ntone
Technical Team	Franck Etoumbe
Translation	-
Welcome and Ushering	Alice Ebenye
Worship	Josepha Karel Ekedì

Life Groups:

Lifegroup	Leader
Ephesians 5	Jean-Yves Ntone
Living By God's Grace	Frederique Ndoki / Alexandra Latte
Love God First	Alice Ebenye
Kings, Sons and Daughters	Rose Wangechi

We started the year with four (4) Life Groups.

Numbers of Life groups to be added: 4

Numbers of Life groups added so far: 0

Programs:

Months	Programs	
January	Fruitfulness	
	Annual General Retreat	12 - 14
	Praying and Fasting	30 - 31
February	God is Great	
	Water Baptism	24
	Praying and Fasting	27 - 28
March	The Finished Work	
	Praying and Fasting	27 -28
April	In Him	
	Praying and Fasting	01 -02 May
May	Family	
	Water Baptism	26
	Praying and Fasting	29 -30
June	Divine Healing and Health	
	Praying and Fasting	26 - 27
July	Colossians 1	
	Building Lives	22
	Wordfest	24 -27
	Annual General Meeting	28
	Thanksgiving Service	29

Months	Programs	
August	Colossians 2 and 3	
	National Lifegroup Leaders' Retreat	24 - 25
	Praying and Fasting	28 - 29
September	Colossians 3 and 4	
	All Night Prayer	21
	Praying and Fasting	25 - 26
October	Mission (Sharing the Gospel)	
	Volunteers' Appreciation Breakfast	6
	Praying and Fasting	30 - 31
November	Wealth (Rich in Him)	
	Water Baptism	24
	Lifegroup Sunday	25
	Praying and Fasting	27 - 28
December	Worship	
	Christmas Celebration Day	25
	Watch Night Service	31

Statistics

Category	Numbers / Average
Average Regular Attendees - Adults (Sundays)	-
Average Regular Attendees - Children (Sundays)	-
Average Guests - Adults (Sundays)	-
Average Guests - Children (Sundays)	-
Total Sunday Attendees	-
New Members	0
Relocations	2
Covenant Partners	15

Relocations:

Names
Ndoki, Frederique
Sawadogo, Laetitia

List of Covenant Partners:

Names
Bayiga, Thierry Michel
Ebenye, Alice
Ekeidi, Josepha
Etoumbe, Franck
Fluetsch, Andrea
Mandengue, Will Njoh
Mohamed El-Amine, Zouhra
Mouelle Soppo, Eliot
Ndoki, Frederique
Ngalle-Miano, Sheena
Ntone, Jean Yves
Nyilidandi, Abigail
Nyilidandi, Alliance
Tsade, Anaymone
Wangechi, Rose

List of Regular Members (Non-Covenant Partners):

Names
Latte, Alexandra
Soppo, Elodie
Francois, Franco
Sanfo, Aida
Ngué, Emmanuel
Sawadogo, Leatitia
Epale, Raissa
Wansi, Priscille
Kengne, Emmanuel
Koona, Olga

List of regular attendees (children):

Names
Ntone, Liz-Marie Solange
Atsin, Malaika
Atsin, Mael
Machioudi, Faria
Ngalle Miano, Christian
Segle, Gemma

List of New Members:

Names

Financial Statement:

INCOME		
<i>Cheque and Cash Deposits</i>		
Tithes and Offerings	33,545.13	
Anniversary Gift	210.00	
Special Event Fees and Retreats	30.00	
Special Donation For Pastor	50.00	
Special Donation For Office Decoration	300.00	
Emci	1,775.00	
Loan Repayment	250.00	
Contribution from CSL For March For Jesus 2018	100.00	
<i>Subtotal Cheque and Cash deposits</i>		36,260.13
<i>Online deposits</i>		
Tithes and Offerings	38,408.43	
Bank Charges Refund	108.71	
Anniversary Gift	210.00	
Special Event Fees and Retreats	15.00	
Welfare	90.00	
<i>Subtotal Online Deposits</i>		38,832.14
Total Non Profit Income	\$	75,092.27
Total Income	\$	75,092.27
GROSS PROFIT	\$	75,092.27

Notes:

Tithes and Offerings: Donations received from members, mostly on Sundays.

Emci: Donations from members for Enseignemoi Ministries towards their project to expand their TV signal.

Welfare: Donations received from members directed toward the welfare fund.

Special Event Fees and Retreats: Contribution received from members to cover retreat fees (AGR)

Anniversary Gift: Special donation received during Church Anniversary

Loan Repayment: Repayment of loan

Special Donation For Pastor: Money donated by member exclusively for the Pastor

EXPENSES		
Bank Charges		386.62
Commissions And Fees		963.43
NSF Returned Check		705.00
Transfer To Other Branches		
Monthly Contribution For Head Office	14,850.00	
Pastor Jean-Yves' Payroll Taxes	2,905.10	
Pastor Jean-Yves' Net Salary	16,693.93	
Contribution For AGR 2018	830.29	
VGC Contribution	400.00	
Contribution for car purchase	1000.00	
Contribution For Lifegroup Leaders Retreat	581.96	
Contribution For AGR 2019	800.00	
Contribution For Men's Encounter Retreat	389.58	
Total Transfer To Other Branches		38,450.86
Accommodation And Food		457.00
Advertising		50.00
Dues and Subscriptions		68.99
Stationery And Printing		138.33
Contractors (Temporary Workers)		1048.00
Honorarium		2,519.05
Materials		108.41
Miscellaneous		4.15
Donations To Other Charities		3,100.00
Office Expenses		265.87
Office Supplies		148.32
Shipping, Freight, And Delivery		24.15
Supplies		506.39
Utilities		1,660.22
Meals For Special Events		1,006.48
Regular Meals And Entertainment		2,276.68
Rent		18,104.06
Loan To Members		250.00
Welfare		3,720.00
Total Expenses	\$	75,962.01
PROFIT		
	\$	- 869.74

Opening Balance (January 01, 2018): **\$3946.00**

Closing Balance (December 31, 2018): **\$3076.26**



Notes:

Bank Charges: Account maintenance fee

Commissions And Fees: Cost of using Tithe.Ly (online tool for direct deposit to the church account)

NSF Returned Check: Money deposited but returned by the bank.

Transfer To Other Branch: Montreal West contribution to Head Office account including Pastor Jean-Yves' salary.

Accommodation And Food: Expenses related to retreat for leaders.

Advertising: We used some of our resources to advertise church events on the different social media platforms (Wordfest).

Loan To members: Money loaned to members.

Stationary And Printing: Printing of church invitation cards, offerings envelopes as well as documentation for CRA Audit.

Contractors: Caretakers hired for children during special events (Wordfest/Anniversary)

Honorarium: Love offering for our guest ministers

Materials: Mainly material used for Children Ministry

Miscellaneous: Excess money paid while processing expense forms

Dues And Subscriptions: Subscription to Costco Card

Office Expenses: Paper, Archive clips, Envelopes, Kitchen bags, Broom base, Ink cartridges, Batteries, Keys, Receipt book.

Shipping, Freight, And Delivery: Stamps and Fax.

Utilities: Phone and Internet for Head Office.

Supplies: Material used for Encounter Retreat and Discipleship Track of TouchUsa.org

Meals For Special Events: Refreshments for special events like Christmas 2017, New Year's Eve 2017 Anniversary, Wordfest, AGM, Lifegroup Outreach, OACM Training Day.

Regular Meals And Entertainment: Refreshments for worship services on Sundays.



Rent: Total Cost of having a place to worship on Sunday (\$825/month) as well as an office within the same facility (\$350/month). We stopped paying for the Head Office facility in July (\$534.63/month). The cost of having a venue for our Annual General Meeting (\$120) and for Encounter Retreat (\$485.85) is also included.

Welfare: As a church that cares, we rise when there is a crisis. It was mainly use for school fees, funeral, bus pass and rent.

Donation To Other Charities: Donations to other registered charities.

Overcomers Assembly St-Laurent .Rapport Annuel 2018

Theme de l'Année / Theme of the Year

Fruitfulness/ Portez du fruit Jean15 :1 - 5
Ayant pour thème de l'année : Portez du fruit, nous avons accentué notre travail dans le développement et l'implantation de 2 groupes de vie. Aussi, nous avons mis l'accent sur le développement personnel des membres à travers même le livre du Pasteur Ade (Ma nouvelle Vie) ainsi que l'évangélisation. (emmener les membres à gagner des âmes pour Christ.

Départements et Chefs de départements à Overcomers St-Laurent

Departments and Head of Departments

Départements / Departments	Chefs de Départements / Leaders
Assistant Pasteur / Assistant Pastor(Administration)	Dre Lydie Laure Tchuissepa
Communication / Finance	Mme Cossiguine Koutsop Ng.
Tecnique / Technical	M. Christian R. Nouyep
Chorale / Choir	Mme Reine Monka
Enfants / Children	Mlle. Clarisse Acho T.
Evangelisation / Evangelism	Pasteur Alain Beauclair K.
Priere / Prayer , (Hospitalite / Hospitality)	Dre Lydie L. Tchuissepa and Mme Cossiguine Koutsop

Leaders de Groupe de Vie / Life Group Leader (Aussi en Formation / In training)

Groupe de Vie / Life Group	Coordinateurs / Leaders
Chosen Generation	Alain & Lydie
Parole de Vie	Clarisse Acho
Eau Vive	Cossiguine Koutsop
Life group Leaders (to be)	Christian et Reine Lavedrine Djiofack

**We are in search of locations to launch other life group.*

Programme Annuelle / Programs of the year Months

<i>Mois / Months</i>	<i>Evenements / Programs</i>	
Janvier / January	• Prières et Jeune / Prayers and Fasting • Retraite d'hiver / Winter Retreat	
Fevrier / Febuary	• La grandeur de Dieu • Evangelisation • Etudes du livre <i>Ma nouvelle vie</i> / Study of the book <i>My new life</i>	
Mars / March	• L'Oeuvre terminée • Evangelisation • Nuit de Prière / Prayer Night	
Avril / April	• En LUI • Evangelisation	
Mai / May	• La Famille • Evangelisation • VGC (Conférence des femmes)	
Juin / June	• Guérison Divine • Nuit de Prière / Prayer Night	
Juillet / July	• Etude du livre des Colossien • Festival de la Parole / Word Fest • A.G OA World wide	
Aout / August	• Etude du livre des Colossiens (suite) • Etudes du livre <i>Ma nouvelle vie</i> / Study of the book <i>My new life</i>.	
Septembre / September	• Etude du livre des Colossiens(fin) • Nuit de Prière / Prayer Night	
Octobre / October	• Notre Mission • Etudes du livre <i>Ma nouvelle vie</i> / Study of the book <i>My new life</i>.	
Novembre / November	• Riche en Christ	
Decembre / December	• L'adoration • Nuit de Prière	

Présence / Attendance

<i>Categories</i>	<i>Statistiques / Statistics</i>
Moyenne de présence / Average attendance	19
Nouveau Membres / New Members	2
Relocalisations / Relocations	0

Membres Réguliers / Regular attenders :

Noms / Names	Telephone	e-mails
Alain Beauclair K.	514-806-9209	alainbeauclair@yahoo.ca
Lydie Laure T.	514-507-9209	tchuissepa@gmail.com
Cossiguine Laure K.	438-821-2677	cnguekeng@yahoo.fr
Christian Raulet N.	514-592-1156	christianraulet@yahoo.ca
Reine Monka	438-998-8318	reinemonka@outlook.fr
Clarisse Acho	514-663-9573	clarissetinda@gmail.com
Brigitte Chebou		
Erna Dogmo	438-990-2718	
Gaetan Moussoni	514-458-3916	
Lavedrine Djiofack	514-371-2704	
Leticia Kaptchoua	514-601-9664	
Patience Niyliandanli	514-815-1412	
Maman Jeanne		
Glapyra		
Maite Stephen	438-885-9405	
Mireille Donfack		
Chekhinat Toubi		

Children:

Nous avons environ 15 enfants et 2 Adolescents à Overcomers Assembly Saint Laurent.

Sommaire des finances

Balance in the account 2017 \$5525,14

INCOME 2018

Income sources	Amount (\$ CND)
Sundays Offering and Tithes	20 174,06 \$

Note : Our offerings are mainly our Sources of incomes

EXPENSES 2017

Expenses	Amount(\$CND)
Loyer	6 400.00\$
Contribution Head office	1 965.35\$
Collation	265.00\$
Contribution retraite	293.00\$
Aide	601.54\$
Contribution VGC(for a member)	75.00\$
Dette	0600.00\$
Car purchase	1500.00\$
Account and tithe.ly fees	395.59\$
Total:	11.820,48\$

Thank you

Alain Beauclair (Pasteur Résident)

Annual Report 2018

Presented at the Annual General Meeting

Overcomers Assembly
Kingston Branch
Report on Activities in 2018

Introduction

This report covers the calendar year 2018 and summarizes activity in the Kingston Branch of Overcomers Assembly under different sub-headings. The church completed a successful calendar year with each month having a different ministry theme or focus. We've also had some people leave the city and moved to a different City. We are grateful for what God is doing and looking forward to a fruitful 2019.

A. Church Programs

A listing of Church programs conducted during the year is included in Table 1 below. This is in addition to our regular Sunday service, daily weekday morning prayer on the phone, Weekly Monday evening prayers, Monthly first Friday extended prayer meeting and weekly lifegroup meetings.

Overcomers Assembly Kingston			
Church Programs in 2018			

Month	Program	Duration	focus
January	Daily Fasting to usher in the new year	12 days	fruitfulness
January	Retreat	3 Days	
January	Leaders meeting	1 day	To talk about the focus of the year
February	Fire conference	2Day	Stirring of the spirit
March	Membership class	1 Days	Meet the pastors

March	Need a Job seminar	1 Day	Workplace mission
March	Joint Unity Service (Good Friday)	1 Day	Seeking God
April	I want to Marry you seminar	1 Day	Building family
May	VGC	3	Building up women
June	Life group Leaders retreat	1	Rest in God's presence
July	Joint service with Impact Church	1 Day	Fellowship
July	Picnic/ Baptism	1 Day	Fellowship
July	Word Fest (Montreal)	4 Days	In the presence of God
July	AGM	1 Day	Annual report
August	Life group Leaders Retreat	3 Day	Building up leaders
September	Sidewalk Sale	1 Day	Queen University
October	Men's conference	2	Building men
October	Membership Class	1 Day	New members
November	None	0	0
December	New Year's Eve service	1 Day	

B. Number of life groups

At the end of 2018 Overcomers Assembly Kingston had six life groups in various locations around the city of Kingston. One life group focuses on outreach to students at Queens University.

C. List of life group leaders

1. Gift and Toritseju Okpotse
2. Thandi and Chewie Nkole
3. Vanessa and Sheyi Badmos
4. Varnek and Johane Bazile
5. Alice and Yuki Osazuwa
6. Martin and Judith (Students Life Group)

D. New members

Dalitso Mzinganjira

Anushka Joseph
Terri Herfernan
Princess Milne
Chris Onoyovwi
Onuoha Chukwumobi
Onuoha Chineze
Richard Kumah
Elorm Kumah
Deborah
Darlington Etumiu
Ada Etumiu
Jeanette Schliephake
Berndt Schliephake
Chinelo Egbunonu
Dorcas Okyere

E. Relocations

Tola Fakolade
Folasade Fakolade
Stefan Fakolade
Nathan Andrews
Vera Andrews
Jayden Andrews
Jeremy Andrews
Anthony Kyeremeh
Comfort Kyeremeh
Vanessa McKay

F. Average attendance

18 men
25 women
25 children

G. List of departments and the leaders

1. Choir (Cynthia and Toritseju)
2. Technical(Yuki/ Sheyi)
3. Finance(Gift)
4. Communication(Sheyi/ Danny)
5. Hospitality(Johane)
6. Admin / Transportation (Edouard)
7. Prayer (Chewe)
8. Outreach (Pastor Patrick)

9. Men (Sheyi and Chewe)
10. Worship Experience and Facilities (Vanessa)
11. Ushering and Welcome(Alice)
12. Children's Ministry(Thandi)

H. Number of covenant partners as at the end of the year
20

Financial Summary

Income and Expense Report for FY 2018		
Description	Actual \$	% of Actuals
Revenues:		
Conferences (<i>fire conf 471.20/ Marriage conf 501.80</i>)	973.00	1.04%
Donations From other Charities	75.00	.08%
Retreat (<i>Winter 153.75/ Encounter 115.00</i>)	268.75	.29%
Government Revenue	6,620.13	7.07%
Special Donations (<i>children ch 15.00/ OAk Fund 510.00/Habitat for Humanity 75.00</i>)	600.00	.64%
Tithes & offering	85,145.54	90.89%
Total Revenues	93,682.42	100.00%
Expenses:		
Rent	42,628.90	42.38%
Accommodation & Food	701.66	.70%
Bank charges (<i>Tithely Fees 1,636.84/ TD Bank Charges 64.40</i>)	1,701.24	1.70%
Advertising/ Promotional	237.94	.24%
Charitable Contributions (<i>Club Church 600/ Prison Fellowship Canada 1,200.00/ OAK members Fire</i>)	2,340.00	2.33%

<i>conference 490.00)</i>		
Contractors (Temporary workers)	3,974.00	3.95%
Gift and Appreciation	318.76	.32%
Dues and Subscription (Zoom annual license 191.00/ CLM annual membership licensing fee 500.00)	691.00	.69%
Equipment Purchase (water cooler 199.00/ Table& Chairs for Kids church 348.85/ OAK contribution to Car purchase for the Lead Pastor 2,000.00)	2,548.84	2.53%
Missions & Outreach (contribution to Head office 14,400.00/ VGC contribution 400.00)	14,800.00	14.71%
Retreat (Winter retreat reimbursement to Head office 3,424.12/ August life Group Leaders Retreat 2,271.93/ Men's Encounter Retreat OAK wide 513.73)	6,209.78	6.17%
Meals and Special Events	2,691.81	2.68%
Pastors' compensation	1,610.12	1.60%
Honorarium (Ade Sobanjo 1,100.00/ Gboyega Shitta 300.00)	1,400.00	1.40%
Supplies	122.43	.12%
Late Charges	4.67	.004%
Materials	1,636.36	1.63%
Meals and entertainment	1,168.69	1.16%
Repair and Maintenance	530.38	.53%
Stationary and Printing	275.19	.27%
Transport	702.33	.70%
Utilities	5,956.68	5.92%
Welfare	503.81	.50%
Travel Expenses	433.36	.43%
Tax and Licenses	7,043.70	7.00%

Miscellaneous	350.09	.34%
Total Expenses	100,581.74	100.00%
SURPLUS	-6,899.00	

Summary

In summary, God remained faithful. We were able to meet our financial obligations even with some of the people that moved to a different city.

We are trusting God for a great 2019. Although we are almost midway through the year, we are looking forward to a great harvest and fruitfulness in 2019, in Jesus' name.

OVERCOMERS FELLOWSHIP INTERNATIONAL

Kuje, Abuja. Nigeria

Ordinary People Living Extraordinary Lives

2018 Theme: More Fruitfulness



INTRODUCTION

This is a report showing the summary of activities during the year 2018 at Overcomers Fellowship International, Kuje, Abuja. We started a new life group, led by one of our elders, Mrs. Barau and we changed leadership for one of our life groups to Mrs. Willis. 3 out of the many visiting families were established as members as at 31st December 2017, namely Joseph Kumah, Becky Aor, Franklyn Chigbata family.

CHURCH DEPARTMENTS AND LEADERS

Church Administration	Francis Nwankwo
Ushering Department	Francis Nwankwo
Media Department	Francis Nwankwo
Technical Department	Ebenezer Addi
Follow-up Department	Rotimi Odekeye
Prayer Department	Grace Odekeye
Sanctuary Keepers	Jarvis Addi
Children Ministry	Francis Nwankwo
Choir Department	Ebenezer Addi

LIFEGROUPS AND LEADERS

Generation Estate	Mrs Willis (New Leader)
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Missionary lifegroup (New)	Mrs Dorcas Barau
Grace Lifegroup	Ebenezer Addi
Lanto Road Lifegroup	Chinwe Nwaukwa
Gudaba Lifegroup	Ebenezer Addi
El-Rufai Estate	Enewa Adah
Bamishi Lifegroup	Rotimi Odekeye
Hausa Lifegroup (New)	Ebenezer Addi

No of Lifegroups 7

No of lifegroups added 2

No of lifegroups closed 0

PROGRAMS OF THE YEAR

MONTH	PROGRAMS
January	Prayer and fasting
February	Youth Valentine Dinner
	Couples Night Out
March	Pastor Gbemiga Olowosoyo
	Mothers Day
April	Easter retreat/ Easter Sunday
May	Children's Day
June	Fathers Sunday
July	Mission Sunday

August	Youth Program
September	Leaders Retreat
October	40 days of Glory
November	Wordfest
December	Family and friends Sunday
	Christmas Day Giveaway

Statistics

Category	No
Men	19
Women	35
Children	32
Average attendance	86

The attendance/statistics record above is not necessarily a true image of our average attendance because we recorded a higher attendance during major programs. Hence, our normal weekly average would be about 71 including men, women and children.

CONVENANT PARTNERS

In the year 2018, we had a total of five (18) covenant partners. Namely:

- Sis Nkechi Ladapo
- Bro kayode Ladapo

- Bro Ebenezer Addi
- Bro Rotimi Odekeye and
- Sis Grace Odekeye
- Bro. Francis Nwankwo
- Bro. Ben Adah
- Bro. Gabriel Barau
- Dorcas Barau
- Sis. Linda Nwaukwa
- Sis. Chinwe Nwaukwa
- Charity Ken
- Becky Aor
- Funmi Sobanjo
- Mary Erastus
- Miyaki Erastus
- Willis Willis
- Mrs Willis

FINANCIAL SUMMARY

Income

Income Sources	Amount (#)	Amounts (\$)
Lifegroup offerings	46,850	215.90
Sunday Offering	250,730	928.63
Direct deposits	2,960,566	10,965.06
Special events offering	33,520	124.15
Tithes	79,805	296
	3,371,471	12,486.93

PROJECTS ACHIEVED IN 2018

- **Nursery and primary School:** Overcomers Nursery and Primary School was expanded with a total number of thirteen (13) students and three (3) teachers but by the end of 2018 the students dropped to nine (9) due to relocation of some of the parents but by the grace of God, the school is still growing.

- **Pastor Olu's 40th Birthday Fundraiser for Overcomers Academy:**

Gofundme		\$646
Tithely		\$442.45
School Account (Nig)	N473050	\$1689
Total		\$2,777.45

NOTES

The exchange rate of the naira to the Canadian dollar as at December 2018 was set at N280 naira to \$1 CAD.

Life group Offerings – Regular offerings are taken at our life group meetings. These offerings form a major part of our welfare budget. In other words, it is from this, that we meet needs in the church members through life groups; such as food for those who don't have, help to buy school materials, transport needs, medical bill assistance and many more.

Direct Deposits – In Nigeria, it is easy to transfer money directly from a personal bank account to the church account. So, we have encouraged our members to do so. You will notice that most of our donations were done via direct bank deposits. Mostly tithes and special donations are lumped here and also includes some offerings.

Special Event Offerings – Offerings collected during special events.

Birthday Fundraiser Total – Money was deposited into a separate account for Overcomers Fellowship dedicated towards running the school expenses.

Expenses

Expenses	Naira	Canadian \$
Expenses On Tiles	742,320	2651.14
Special Event	76,650	273.75
Building Development	189,000	675.00
Solar	89,000	317.86
Church Supplies	351,100	1253.93
Salaries	1,450,000	5178.57

Mission Giving	110,000	392.86
Welfare	54,000	192.86
Machine Maintenance	70,500	251.79
Fuel for Vehicle	70,300	251.07
Fuel for Generator	35,200	125.71
Bank Charges	11,113.40	39.69
Petty cash	136,500	487.50
Total	3,385,683.40	12091.73

NOTES:

Expenses on Tiles – This is the cost associated with tiling the church hall.

Special Events – These are cost associated with special events (mostly food and publicity). Main publicity tools are flyers, poster and banners.
Building Developments – These are various building maintenance expenses on the church premises and projects which include plumbing repairs, ceilings, baptismal tank construction etc.

Church Supplies – These include all the materials we use at church such as printing of My new life, offering envelopes, invitations, stationeries, toners, refreshments for children church and Guests and all other materials for the worship services.

Solar installation/ Maintenance – This is the cost of installation and maintenance of solar panel and inverters

Church Supplies – These include all the materials we use at church such as printing of My new life, offering envelopes, invitations, stationeries, toners, refreshments for children church and Guests and all other materials for the worship services.

Salaries – Salaries – In 2018, we had 5 full time workers in the church. 2 Security officers, 1 Administrator, 1 Full time Pastor, 2-Part time pastors, 1 School administrator and 2 teachers. The security officers lived on the church premises.

Mission Giving – We support a missionary regularly. He works with a mission organisation called GO International. As a missionary he and his team, go into the unreached areas of Nigeria to preach the gospel. Also, supporting the tower of shield mission (an organization initiated by a member of the church) which cares for hurting babies.

Fuel for Generator – For most of 2018, our meeting and operations were powered by the solar power generation systems and very little was spent on gasoline for the water pump. This is the cost for fueling the generators.

Fuel for vehicles – The church used the pastor's card regularly for various church activities including purchases and pick up/ drop off of members during weekly services. This cost is the cost of fueling the pastor's vehicle from time to time.

Bank Charges - This are cost incurred having to do transactions from the church bank account.

Petty Cash – this is the money spent on day to day running of the church

Conclusion

We are very grateful to God for all He enabled us to do in 2018. The Church is gradually entering a balanced state having more labourers

and are getting used to 5 months travel plans of the Pastor's family. In 2018, we had a major 40days program on Faith.

In 2019, we are trusting God to increase the number of life group leaders we have, expand the nursery & primary school with the intentions of taking in more less privileged students, increase the solar panels and reach more people with God's love through street evangelism.



REVIEW OF THE YEAR 2018
OVERCOMERS ASSEMBLY DOUALA, CAMEROON
ANNUAL GENERAL MEETING - JULY 2019

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1. Life Groups & Leaders

Life Group

- 1-
- 2-
- 3-

Leader

Marco MBOUMOUA ELATE
Jessica MBONGO Epse NGEND
Nathalie BESSY MOUELLE

2. Programs of the year

December 2018	- Prayer & Fasting: Take hold of our possessions - Children Celebration: Sharing the word of God through our Children's gifts and distributing Christmas gifts.
June 2018	14 Days Prayer & Fasting: Commit the second Half of the Year to God and ask for his mercy
May 2019	Evangelism Outreach
June 2019	- Visit to Widows - Church 3 Days Retreat
Monthly	First 3 days of the month: Prayer & Fasting

3. Theme of the year 2018: Divine Flowering

Reference Song of Solomon 7: 11

Our story with Jesus Christ is comparable to the life of a flower smelling good and bearing fruits.

Jesus Christ is anxious to see His Church flourishing (Ref Psalms 92:12). He is the vine and we are the branches. We should be the reflection of who Christ is, spread His good odor. (Ref 2 Cor 2:15).

Important Keys for a divine flowering:

- A. We must be attached to Jesus-Christ, the Light of the world, to experience a balanced and eternal spiritual growth
- B. We must be guided by the Holy Spirit who allows us to be fulfilled in Him and do the good works for which we were created in Christ Jesus
- C. Circumstances, trials and persecutions must not negatively influence our divine flowering (spiritual growth)
- D. We must be able to appreciate our life in Christ regardless of the times and seasons
We must believe in the love God has for us
We must be able to freely share with others the love we have received from our Father (as a flower spreads its good perfume freely)
- E. Another key to spiritual fulfillment is emotional healing.
Abandon our human ways, allow the Spirit to renew our mind in order to live like Christ
- F. Divine flowering finds its meaning in our Christian life, it is simply fully serving God without murmurs and complaints.

May the Holy Spirit help us.

AMEN

4. Statistics

Category	Number
Average attendance	17
New members	19
Children	07
Covenant Partners	14
Water Baptism (February 2018)	01

5. Church Department & Leaders

Department	Leader	Phone / Email	Age
Children Ministry	Jessica Mbongo Epse Ngend	(237) 699 54 55 31 jessngend@gmail.com	32
Advertising	Grâce Emmanuelle Essaka Ekwaue	(237) 693 07 97 53	19
Communication & Welcome	Jessica Mbongo Epse Ngend	(237) 699 54 55 31 jessngend@gmail.com	32
Ushering	Sandrine Din Eboumbou	(237) 672 53 13 67	34
Finance	Nicole Graciella Elimbi Epse Mboumoua	(237) 693 81 31 87 morganelonie91@yahoo.fr	27
Hospitality	Maelle Djemba	(237) 691 82 88 38	25
Event Coordination	Marco Mboumoua Elate	(237) 694 20 45 17 mboumoua1@gmail.com	29
Technical Team	Patrick Nyame	(237) 693 51 23 34 nyamepat2006@yahoo.fr	25
Praise & Worship	Nathalie Bessi Mouelle	(237) 694 28 84 71 bessynathalie@yahoo.fr	27
Church Office Administration	Roze Edimo	(237) 679 68 21 60 rozedimo@yahoo.fr	25
Evangelism	Félicité Ekambi	(237) 672 57 28 11	29
Auditor	Rose Etouman Mbella	(237) 699 81 91 23	58
Church Utensiles	Rachel Djemea	(237) 696 22 46 38	29

6. Finances Summary – Incomes & Expenses Report 2018

Description	Amount in CFA	Amount in CAD
Net Profit 2017	351,000	780.00
Contribution to Headquarters	90,000	200.00
Net Profit w/o Contribution to HQ	261,000	500.00
Incomes 2018		
Tithes	65,000	144.44
Offerings	208,700	463.77
Sub-Total	273,700	608.22
Total	534,700	1186.66
Expenses		
Children Gifts	70,000	155.55
Orphans	80,000	177.77
Music Devices Maintenance	30,000	66.66
Fans	46,000	102.22
Miscellaneous	50,000	111.11
Tee-Shirts	70,000	155.55
Total	346,000	768.88
Net Profit	188,700	419.33

Pastor Victoire Emilie Epse Endene Ekedì

(237) 699 57 23 83 / 678 42 75 42

emilieekedie@gmail.com

Minutes from the 2018 Annual General Meeting

Held on Saturday, July 28, 2018 at Centre Greene, 1090 Avenue Greene, Westmount

Via Technology (Kingston Branch)

Lead Pastor Ade Sobanjo welcomed and thanked members for attending the meeting.

He mentioned that no major decisions were scheduled on the agenda.

He noted the low attendance numbers and attributed it the busy week at church following the WordFest Conference.

He noted and apologized for the unavailability of the Minutes of the 2017 AGM

Action: Pastor Ade mentioned that all Board members and Directors would be presented at the 2019 AGM. Board of Directors include Ade Sobanjo, Olu Sobanjo, Esperance Mukeshimana; Yemisi and Jean Yves Ntone. Pastor Ade added that the Board is currently being reconfigured to a more efficient structure.

Ade explained the order of presentation, which included a presentation from the Head Office and subsequent presentations from all the other four branches of Overcomers Assembly.

1. PRESENTATION FROM THE HEAD OFFICE BY LEAD PASTORS ADE AND OLU SOBANJO

Ade and Olu presented a report from the Head Office (as circulated). Information included:

- In 2015, a decision was made requiring all branches to contribute 20% of their revenues (mainly tithes and offerings) to support the Head Office expenses.
- A stipulation of all the HO expenses was presented, which included salaries for the full-time pastors, annual subscriptions and licenses such as Churchteams, Microsoft, Adobe etc.; joint programs such as WordFest Conference, the Annual Retreat, Men's Conference, VGC, Pastors' Retreat for Men and Women; Dues for the Open Bible Faith Fellowship (OBFF), Liability insurance etc.
- Ade and Olu mentioned they had decided not to take the increment of salary (how much) offered to Pastor Olu and instead, use that amount to build on the Head Office's Reserve Fund.
- In response to Alice Ekenye's question about how the 20% was arrived at, Pastor Ade noted that the percentage was loosely based on the calculated projections of all the HO expenses.
- In response to Cynthia Egbunonu's question about the plan to increase the branch's contribution so as to increase both the Reserve Fund and increase Pastor Olu's salary, Pastor Ade responded that both ideas are good but for the moment, this focus is to ensure that HO remains active as opposed to being reactive (explaining that often, emergency meetings have been held to cover specific costs, which is what they want to avoid now and in the future).

2. PRESENTATION FROM THE MONTREAL WEST BRANCH OF OVERCOMERS ASSEMBLY BY PASTOR JEAN YVES NTONE

- Pastor Jean Yves reported as per the circulated document, which included the financial statement
- He noted that on average, 27 adults attended the Sunday services on a weekly basis
- He explained that the church had received a gift-in kind (laptop)
- In response to sheyi's question about the effectiveness of advertising, the Lead Pastors and Jean Yves noted that it is always to do more and that the church is in the process of establishing some templates and guidelines in order to standardize (by designing some basic outreach tools, Social media strategy etc.)

3. REPORT FROM THE COTE ST. LUC BRANCH OF OVERCOMERS ASSEMBLY BY PASTOR ANDREW MWACHIRO

- Pastor Andrew noted that CSL started the year under the leadership of Pastors GB and Dr. Ine. He took over following their departure to Ottawa
- He explained the circulated document in detail, which included the church's financial statement, theme of the year, annual events held
- In response to Alice Ebenye's question about the church's plan to grow, Andrew explained that the church is currently working and targeting the families in the neighborhoods nearby.
- Cynthia Egbunonu applauded the members' faithfulness to the work of God noting they were only eight (8) on average, yet their tithes and offerings were in comparison to all the other branches with more people.
- Pastor Andrew invited members in attendance to the CSL Relaunch Service

4. REPORT FROM THE KINGSTON BRANCH BY PASTOR PATRICK EGBUNONU

- Pastor Patrick thanked the Kingston leadership team (Leaders and Life group Leaders)
- He applauded the different departments at the church for their efforts and service
- He thanked Lead Pastors Ade and Olu for their support as well as fellow pastors for their collaborative effort and support
- He noted that Kingston has 6 Life Groups and 12 departments
- Patrick mentioned that Kingston church has collaborated with *Habitat for Humanity* and has recently launched a Business breakfast club that brings together entrepreneurs of Christian faith.
- He explained the financial Report (as circulated) and noted that 45% of the branch's revenue goes to rent.
- Under the Q & A section, both Chewie and Alice Ebenye pointed to the need of an office administrator adding that administrative tasks are a distraction for the pastoral team. Andrea Fluetch asked whether pastors have a common platform for sharing and brainstorming ideas (on what's working)

5. REPORT FROM THE SAINT LAURENT BRANCH PRESENTED BY PASTOR ALAIN BEAUCLAIR

- Pastor Alain noted that worship services at SL are exclusively conducted in French
- He noted that departments are not yet formalized compared to other branches.
- He explained the financial statement (as per the circulated document)
- In response to Andrea Fluetsch's question about the \$1400 compensation for a pianist, Lydie Tchuisseppa added they discontinued it as they, too, realized it was not justified
- He noted that SL initially struggled as most members, including some leaders were not giving their tithes in a consistent manner. Martine Uwamugabe asked if it's a principle that leaders are expected to tithe, to which Pastor Ade responded that leaders must be covenant partners (and covenant partners must be faithful supporters of the ministry). In the case of SL, most of the members became leaders prior to becoming covenant partners

6. REPORT FROM THE KUJE BRANCH PRESENTED BY OLU SOBANJO
 - Pastor Olu noted that 1 LifeGroup was added in 2017 making it 6 LGs total
 - She explained the report as circulated, which included the financial statement and annual events (youth Program, Couples Night)
7. REPORT FROM DOUALA BRANCH PRESENTED BY PASTOR EMILY EKEDI
 - Pastor Emily mentioned that Douala branch, now in its first year is a home church. About 13 members attend the service every Sunday
 - Most of the members are the youth as many adults are waiting for the church to launch officially
 - There's one Lifegroup, which she leads, and the focus is on prayer
 - The church has two programs scheduled (in June and December)
 - Theme of the year: Glory of the Latter Days
 - In response to Pastor Patrick's question about the church's biggest challenge, Pastor Ekeledi cited its ability to be different (as a church founded on the word and dependence on God).
 - Pastor Ade mentioned that he was truly blessed when he attended the Douala church. He encouraged members to support the church during its official launch
8. ANY OTHER BUSINESS
 - Alice Ebeny asked if we have a permit to operate in Cameroon. Pastor Ekeledi noted that we are in the application process—and it should cost \$250 per year
 - Franck Etoumbe asked if there are any plans for the church to acquire its own building to which Pastor Ade responded that our vision is for every branch to have its own building
 - Responding to Alice ebenye's question about our focus for the rest of the year, Pastor Ade mentioned that growing the capacity of Life Group Leaders and the life groups in general remained the main focus
 - Pastor Ade thanked members for making Overcomers Assembly their home church and for contributing to the Kingdom of God

OVERCOMERS ASSEMBLY

FINANCIAL STATEMENTS
DECEMBER 31ST 2018



OVERCOMERS ASSEMBLY

STATEMENT OF OPERATIONS FOR THE YEAR ENDED DECEMBER 31ST 2018

Revenue

Tithe/ Offerings	\$	207,620.75	
Gift in Kind	\$	-	
Govt. Refunds	\$	10,799.25	
Event Dues	\$	18,533.03	
Donation from other charities	\$	75.00	
			<u>\$ 237,028.03</u>
Total			<u>\$ 237,028.03</u>
Less Refunds and returned cheques			<u>2,411.26</u>
Total Revenue			<u><u>234,616.77</u></u>

Expenditure

Donation to other charities	\$	4,900.00	
Rent	\$	74,606.11	
Salary and wages	\$	51,371.80	
Special Events Costs	\$	36,444.64	
Advertising and Promotion	\$	1,110.16	
Repair and Maintenance	\$	530.38	
Church Supplies	\$	849.34	
Payroll expenses	\$	12,483.88	
Kuje Mission	\$	7,092.66	
Travel and Vehicle Expenses	\$	13,339.95	
Furniture and Equipment	\$	729.34	
Software and Subscriptions	\$	3,977.73	
Honorarium	\$	5,527.81	
Welfare	\$	5,050.35	
Insurance	\$	2,325.22	
Printing and Photocopy	\$	471.30	
Utilities	\$	7,849.78	
Taxes	\$	7,043.70	
Miscellaneous	\$	404.76	
Total Operating Expenses			<u>\$ 236,108.91</u>

Administrative Expenses

Postage	\$	59.48	
Office Supplies	\$	2,215.94	
Professional Fees	\$	1,214.42	
Registrations, Dues, Renewals	\$	926.53	
Bank Charges and Intrest	\$	4,500.93	
Total Administrative Expenses			<u>\$ 8,917.30</u>
			<u><u>\$ 245,026.21</u></u>

Deficit of Revenue over Expenses	\$	(10,409.44)
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OVERCOMERS ASSEMBLY

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31ST 2018

ASSETS

Current Asset

Cash	\$	28,443.93
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Investments

Gic	\$	1,063.74
	\$	<u>29,507.67</u>

LIABILITIES

Current Liability

Account Payable (Credit Card)	\$	987.82
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Net Asset

Balance of Assets over Liabilities	\$	<u>28,519.85</u>
	\$	<u>29,507.67</u>

Notes to the Accounts

Govt Refund: We received \$3,886.12 from Revenue Canada. We had sent money to Revenue Canada that was meant for Revenue Quebec for Payroll deductions. The balance is the usual refund from the city of Kingston.

Kuje Mission – Cost of Air tickets for Pastors Ade and Olu for the year.

Special Event Costs – Events such as the Annual Retreat and all other events in various churches.

Travel and Vehicle Expenses – Cost of purchasing a van and maintaining it for the year as well as other travel costs in the churches. Cost of purchasing the Van - \$8,925.00

Bank Charges and Interest – This includes Tithely Fees and Stripe Fees.

NOMINATED BOARD OF DIRECTORS
OVERCOMERS ASSEMBLY



Alice Senso Osazuwa grew up in a God-fearing family. She gave her life to Christ in 1998. Alice joined Overcomers Assembly Kingston on September 11, 2011, and has since served as a life group leader, Newcomers' coordinator and currently as a prayer coordinator and teacher of the Children's Ministry.

She is a mining engineer by profession. She currently works as a Geophysical Analyst at a mining consulting firm.



Sheyi Badmos gave his life to Christ in 2011 while living in downtown Toronto where he attended Stone Church. Growing up, he attended church occasionally but it was not until he begun living on his own that he begun to make intentional choices that aligned him to Christ.

Sheyi has been a member of Overcomers Assembly Kingston since January 5, 2014. He became a life group leader in February 2016. He has also served in the IT and communications departments since then.

He is a certified health informatics professional. He currently works at the South East Local Health Integration Network as a project manager for provincial initiatives.

NOMINATED BOARD OF DIRECTORS
OVERCOMERS ASSEMBLY



Ine Olude came to know the Lord personally in August of 2000 while attending a youth conference during her teens. She has since served the Lord faithfully and plans to continue to do so by his Grace.

Dr. Ine joined Overcomers Assembly in November 2011 following her marriage to Pastor Gb Olude. Until June of 2017, both Dr. Ine and Pastor GB served as the resident pastors of the CSL branch. Dr. Ine served in various ministries including: children's, hospitality, ushering, administration and Pastoral team.

She is a medical Doctor by training with over 10 years of work experience in clinical research. She is currently a Clinical Trials Transparency Analyst in privacy, De-id and anonymization in Ottawa.



Toritseju Okpotse was raised in a God-fearing Christian home. But it wasn't until the summer of 2008, that he understood and decided to begin a personal journey with the Lord. In 2013, he joined the Overcomers Assembly family after relocating to Canada for his graduate studies at Queen's University.

He is both an Information Systems Engineer and researcher by profession as well as an aspiring academic in the area of Data Communication Networks.

In the past 11 years, he has learnt the importance of spiritual growth through service and leadership. Since he joined the Overcomers Assembly, he has had the pleasure of delivering either full or partial support in The Worship Team, as an instrumentalist and worship leader; The Children's Ministry, teaching the grade-school kids during Sunday services and The Technical Team, aiding with audio/visual, information systems support and facility maintenance. He also serves as a Lifegroup leader with his wife.

Toritseju imagines that serving as a member of the Overcomers Board of Directors would come with a great responsibility. But he is convinced that it is God who works in us (as He wills) to work according to His good pleasure (Phil 2v13). Therefore, he—alongside other board members-- simply need to be willing vessels.



Overcomers Assembly

By-Law – July 2019

A by-law relating generally to the conduct
of the affairs of

OVERCOMERS ASSEMBLY

(the "Church")

BE IT ENACTED as a by-law of the Church as follows:

1. Definition

In this by-law and all other by-laws of the Church, unless the context otherwise requires:

"Act" means the *Canada Not-For-Profit Corporations Act* S.C. 2009, c. 23 including the Regulations made pursuant to the Act, and any statute or regulations that may be substituted, as amended from time to time;

"articles" means the original or restated articles of incorporation or articles of amendment, amalgamation, continuance, reorganization, arrangement or revival of the Church;

"board" means the board of directors of the Church and "director" means a member of the board;

"by-law" means this by-law and any other by-law of the Church as amended and which are, from time to time, in force and effect;

"meeting of members" includes an annual meeting of members or a special meeting of members; "special meeting of members" includes a meeting of any class or classes of members and a special meeting of all members entitled to vote at an annual meeting of members;

"ordinary resolution" means a resolution passed by a majority of not less than 50% plus 1 of the votes cast on that resolution;

"proposal" means a proposal submitted by a member of the Church that meets the requirements of section 163 (Shareholder Proposals) of the Act;

"Regulations" means the regulations made under the Act, as amended, restated or in effect from time to time; and

"special resolution" means a resolution passed by a majority of not less than two-thirds (2/3) of the votes cast on that resolution.

2. Interpretation

In the interpretation of this by-law, words in the singular include the plural and vice-versa, words in one gender include all genders, and "person" includes an individual, body corporate, partnership, trust and unincorporated organization.

Other than as specified above, words and expressions defined in the Act have the same meanings when used in these by-laws.

3. Corporate Seal

The Church may have a corporate seal in the form approved from time to time by the board. If a corporate seal is approved by the board, the secretary of the Church shall be the custodian of the corporate seal.

4. Financial Year

The financial year end of the Church shall be December 31 in each year.

5. Banking Arrangements

The banking business of the Church shall be transacted at such bank, trust company or other firm or corporation carrying on a banking business in Canada or elsewhere as the board of directors may designate, appoint or authorize from time to time by resolution. The banking business or any part of it shall be transacted by an officer or officers of the Church and/or other persons as the board of directors may by resolution from time to time designate, direct or authorize.

6. Borrowing Powers

The directors of the Church may, without authorization of the members,

- i. borrow money on the credit of the Church;
- ii. issue, reissue, sell, pledge or hypothecate debt obligations of the Church;
- iii. give a guarantee on behalf and
- iv. mortgage, hypothecate, pledge or otherwise create a security interest in all or any property of the Church, owned or subsequently acquired, to secure any debt obligation of the Church.

7. Annual Financial Statements

The Church shall send to the members a copy of the annual financial statements and other documents referred to in subsection 172(1) (Annual Financial Statements) of the Act or a copy of a publication of the Church reproducing the information contained in the documents. Instead of sending the documents, the Church may send a summary to each member along with a notice informing the member of the procedure for obtaining a copy of the documents themselves free of charge. The Church is not required to send the documents or a summary to a member who, in writing, declines to receive such documents.

8. Membership Conditions

Subject to the articles, there shall be two classes of members in the Church, namely, Ministry partners and regular attenders. The board of directors of the Church may, by resolution, approve the admission of the members of the Church. Members may also be admitted in such other manner as may be prescribed by the board by resolution. The following conditions of membership shall apply:

Ministry Partners

- i. Ministry Partner voting membership shall be available only to individuals who have applied and have been accepted as Ministry Partners in the Church.
- ii. The term of membership of a Ministry Partner shall be annual, subject to renewal in accordance with the policies of the Church.
- iii. As set out in the articles, each Ministry Partner is entitled to receive notice of, attend and vote at all meetings of members and each such Ministry Partner shall be entitled to one (1) vote at such meetings.

Regular Attenders

- iv. Regular attender membership shall be available only to individuals who have applied and have been accepted as Regular Attenders non-voting membership in the Church.
- v. The term of membership of a Regular Attender non-voting member shall be annual, subject to renewal in accordance with the policies of the Church.
- vi. Subject to the Act and the articles, a Regular Attender non-voting member shall not be entitled to receive notice of, attend or vote at meetings of the members of the Church.

Pursuant to subsection 197(1) (Fundamental Change) of the Act, a special resolution of the members is required to make any amendments to this section of the by-laws if those amendments affect membership rights and/or conditions described in paragraphs 197(1)(e), (h), (l) or (m).

9. Membership Transferability

A membership may only be transferred to the Church. Pursuant to Section 197(1) (Fundamental Change) of the Act, a special resolution of the members is required to make any amendment to add, change or delete this section of the by-laws.

10. Notice of Members Meeting

Notice of the time and place of a meeting of members shall be given to each member entitled to vote at the meeting by telephonic, electronic or other communication facility to each member entitled to vote at the meeting, during a period of 21 to 35 days before the day on which the meeting is to be held. If a member requests that the notice be given by non-electronic means, the notice will be sent by mail, courier or personal delivery.

Pursuant to subsection 197(1) (Fundamental Change) of the Act, a special resolution of the members is required to make any amendment to the by-laws of the Church to

change the manner of giving notice to members entitled to vote at a meeting of members.

11. Members Calling a Members' Meeting

The board of directors shall call a special meeting of members in accordance with Section 167 of the Act, on written requisition of members carrying not less than 5% of the voting rights. If the directors do not call a meeting within twenty-one (21) days of receiving the requisition, any member who signed the requisition may call the meeting.

12. Absentee Voting at Members' Meetings

Pursuant to section 171(1) (Absentee Voting) of the Act, a member entitled to vote at a meeting of members may vote by means of a telephonic, electronic or other communication facility if the Church has a system that:

- a. enables the votes to be gathered in a manner that permits their subsequent verification, and
- b. permits the tallied votes to be presented to the Church without it being possible for the Church to identify how each member voted.

Pursuant to subsection 197(1) (Fundamental Change) of the Act, a special resolution of the members is required to make any amendment to the by-laws of the Church to change this method of voting by members not in attendance at a meeting of members.

Termination of Membership

A membership in the Church is terminated when:

- a. the member dies or resigns;
- b. the member is expelled or their membership is otherwise terminated in accordance with the articles or by-laws;
- c. the member's term of membership expires; or
- d. the Church is liquidated and dissolved under the Act.

Effect of Termination of Membership

Subject to the articles, upon any termination of membership, the rights of the member, including any rights in the property of the Church, automatically cease to exist.

Discipline of Members

The board shall have authority to suspend or expel any member from the Church for any one or more of the following grounds:

- a) violating any provision of the articles, by-laws, or written policies of the Church;
- b) carrying out any conduct which may be detrimental to the Church as determined by the board in its sole discretion;
- c) for any other reason that the board in its sole and absolute discretion considers to be reasonable, having regard to the purpose of the Church.

In the event that the board determines that a member should be expelled or suspended from membership in the Church, the president, or such other officer as may be designated by the board, shall provide twenty (20) days notice of suspension or expulsion to the member and shall provide reasons for the proposed suspension or expulsion. The member may make written submissions to the president, or such other officer as may be designated by the board, in response to the notice received within such twenty (20) day period. In the event that no written submissions are received by the president, the president, or such other officer as may be designated by the board, may proceed to notify the member that the member is suspended or expelled from membership in the Church. If written submissions are received in accordance with this section, the board will consider such submissions in arriving at a final decision and shall notify the member concerning such final decision within a further twenty (20) days from the date of receipt of the submissions. The board's decision shall be final and binding on the member, without any further right of appeal.

Proposals Nominating Directors at Annual Members' Meetings

Subject to the Regulations under the Act, any proposal may include nominations for the election of directors if the proposal is signed by not less than 5% of members entitled to vote at the meeting at which the proposal is to be presented.

Cost of Publishing Proposals for Annual Members' Meetings

The member who submitted the proposal shall pay the cost of including the proposal and any statement in the notice of meeting at which the proposal is to be presented unless otherwise provided by ordinary resolution of the members present at the meeting.

Place of Members' Meeting

Subject to compliance with section 159 (Place of Members' Meetings) of the Act, meetings of the members may be held at any place within Canada determined by the board or, if all of the members entitled to vote at such meeting so agree, outside Canada.

Quorum at Members' Meetings

A quorum at any meeting of the members (unless a greater number of members are required to be present by the Act) shall be a majority of the members entitled to vote at the meeting. If a quorum is present at the opening of a meeting of members, the

members present may proceed with the business of the meeting even if a quorum is not present throughout the meeting.

Votes to Govern at Members' Meetings

At any meeting of members every question shall, unless otherwise provided by the articles or by-laws or by the Act, be determined by a majority of the votes cast on the questions. In case of an equality of votes either on a show of hands or on a ballot or on the results of electronic voting, the chair of the meeting in addition to an original vote shall have a second or casting vote.

Participation by Electronic Means at Members' Meetings

If the Church chooses to make available a telephonic, electronic or other communication facility that permits all participants to communicate adequately with each other during a meeting of members, any person entitled to attend such meeting may participate in the meeting by means of such telephonic, electronic or other communication facility in the manner provided by the Act. A person participating in a meeting by such means is deemed to be present at the meeting. Notwithstanding any other provision of this by-law, any person participating in a meeting of members pursuant to this section who is entitled to vote at that meeting may vote, in accordance with the Act, by means of any telephonic, electronic or other communication facility that the Church has made available for that purpose.

Members' Meeting Held Entirely by Electronic Means

Meetings of members may not be held entirely by telephonic, an electronic or other communication facility.

Number of Directors

The board shall consist of the number of directors specified in the articles. If the articles provide for a minimum and maximum number of directors, the board shall be comprised of the fixed number of directors as determined from time to time by the members by ordinary resolution or, if the ordinary resolution empowers the directors to determine the number, by resolution of the board. In the case of a soliciting Church the minimum number of directors may not be fewer than three (3), at least two of whom are not officers or employees of the Church or its affiliates.

Term of Office of Directors

The directors shall be elected to hold office for a term expiring not later than the close of the second annual meeting of members following the election.

Calling of Meetings of Board of Directors

Meetings of the board may be called by the chair of the board, the vice-chair of the board or any two (2) directors at any time. If the Church has only one director, that director may call and constitute a meeting.

Notice of Meeting of Board of Directors

Notice of the time and place for the holding of a meeting of the board shall be given in the manner provided in the section on giving notice of meeting of directors of this by-law to every director of the Church not less than 5 days before the time when the meeting is to be held. Notice of a meeting shall not be necessary if all of the directors are present, and none objects to the holding of the meeting, or if those absent have waived notice of or have otherwise signified their consent to the holding of such meeting. Notice of an adjourned meeting is not required if the time and place of the adjourned meeting is announced at the original meeting. Unless the by-law otherwise provides, no notice of meeting need specify the purpose or the business to be transacted at the meeting except that a notice of meeting of directors shall specify any matter referred to in subsection 138(2) (Limits on Authority) of the Act that is to be dealt with at the meeting.

Regular Meetings of the Board of Directors

The board may appoint a day or days in any month or months for regular meetings of the board at a place and hour to be named. A copy of any resolution of the board fixing the place and time of such regular meetings of the board shall be sent to each director forthwith after being passed, but no other notice shall be required for any such regular meeting except if subsection 136(3) (Notice of Meeting) of the Act requires the purpose thereof or the business to be transacted to be specified in the notice.

Votes to Govern at Meetings of the Board of Directors

At all meetings of the board, every question shall be decided by a majority of the votes cast on the question. In case of an equality of votes, the chair of the meeting in addition to an original vote shall have a second or casting vote.

Appointment of Officers

The board may designate the offices of the Church, appoint officers on an annual or more frequent basis, specify their duties and, subject to the Act, delegate to such officers the power to manage the affairs of the Church. A director may be appointed to any office of the Church. An officer may, but need not be, a director unless these by-laws otherwise provide. Two or more offices may be held by the same person.

Invalidity of any Provisions of this By-law

The invalidity or unenforceability of any provision of this by-law shall not affect the validity or enforceability of the remaining provisions of this by-law.

Omissions and Errors

The accidental omission to give any notice to any member, director, officer, member of a committee of the board or public accountant, or the non-receipt of any notice by

any such person where the Church has provided notice in accordance with the by-laws or any error in any notice not affecting its substance shall not invalidate any action taken at any meeting to which the notice pertained or otherwise founded on such notice.

Mediation and Arbitration

Disputes or controversies among members, directors, officers, committee members, or volunteers of the Church are as much as possible to be resolved in accordance with mediation and/or arbitration as provided in the section on dispute resolution mechanism of this by-law.

Dispute Resolution Mechanism

In the event that a dispute or controversy among members, directors, officers, committee members or volunteers of the Church arising out of or related to the articles or by-laws, or out of any aspect of the operations of the Church is not resolved in private meetings between the parties then without prejudice to or in any other way derogating from the rights of the members, directors, officers, committee members, employees or volunteers of the Church as set out in the articles, by-laws or the Act, and as an alternative to such person instituting a law suit or legal action, such dispute or controversy shall be settled by a process of dispute resolution as follows:

- The dispute or controversy shall first be submitted to a panel of mediators whereby the one party appoints one mediator, the other party (or if applicable the board of the Church) appoints one mediator, and the two mediators so appointed jointly appoint a third mediator. The three mediators will then meet with the parties in question in an attempt to mediate a resolution between the parties.
- The number of mediators may be reduced from three to one or two upon agreement of the parties.
- If the parties are not successful in resolving the dispute through mediation, then the parties agree that the dispute shall be settled by arbitration before a single arbitrator, who shall not be any one of the mediators referred to above, in accordance with the provincial or territorial legislation governing domestic arbitrations in force in the province or territory where the registered office of the Church is situated or as otherwise agreed upon by the parties to the dispute. The parties agree that all proceedings relating to arbitration shall be kept confidential and there shall be no disclosure of any kind. The decision of the arbitrator shall be final and binding and shall not be subject to appeal on a question of fact, law or mixed fact and law.

All costs of the mediators appointed in accordance with this section shall be borne equally by the parties to the dispute or the controversy. All costs of the arbitrators appointed in accordance with this section shall be borne by such parties as may be determined by the arbitrators.

By-laws and Effective Date

Subject to the articles, the board of directors may, by resolution, make, amend or repeal any by-laws that regulate the activities or affairs of the Church. Any such by-law, amendment or repeal shall be effective from the date of the resolution of directors until the next meeting of members where it may be confirmed, rejected or amended by the members by ordinary resolution. If the by-law, amendment or repeal is confirmed or confirmed as amended by the members it remains effective in the form in which it was confirmed. The by-law, amendment or repeal ceases to have effect if it is not submitted to the members at the next meeting of members or if it is rejected by the members at the meeting.

This section does not apply to a by-law that requires a special resolution of the members according to subsection 197(1) (fundamental change) of the Act because such by-law amendments or repeals are only effective when confirmed by members.